

Amendments to the claims:

Listing of claims:

Claim 1 (Currently Amended) A method for processing electronic payment requests, comprising:

receiving, by a payment service provider via a network, a request to execute a payment to a payee on behalf of a network user, wherein the network user is associated with a plurality of registrations with the payment service provider user identifiers, and the request is associated with a first registration of the plurality of registrations including a first user identifier, wherein the plurality of user identifiers are associated with multiple registrations for the network user;

determining, by the payment service provider, if the request will be accepted for execution by processing examining previous requests executed on behalf of the network user, wherein at least one of the previously executed requests is associated with a second registration of the plurality of registrations includes a second user identifier from the plurality of user identifiers, the second user identifier distinct from the first user identifier; and

if the determination is to accept the request for execution, directing a debit from an account associated with the network user and directing a credit to the payee.

Claim 2 (Currently Amended) A method for processing electronic payment requests, comprising:

receiving, by a payment service provider via a network, a request to execute a payment to a payee on behalf of a network user, wherein the network user is associated with a plurality of registrations with the payment service provider and the request is associated with a first registration of the plurality of registrations including a user identifier associated with the network user;

identifying, by the payment service provider, the first registration and at least one second registration of the plurality of registrations a plurality of user identifiers associated with the network user, wherein the plurality of the user identifiers are associated with multiple registrations for the network user;

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processing examining previously executed payments associated with each identified registration user identifier to determine if the request will be accepted for execution; and transmitting, via the network, the determination.

Claim 3 (Currently Amended) The method of claim 2, wherein:
the determination is transmitted to the network user; and
the transmission is a real-time transmission.

Claim 4 (Currently Amended) The method of claim 2, further comprising:
determining a total monetary value of previously executed payments executed on behalf of the network user in one or more time periods, wherein at least one of the previously executed payments is associated with the at least one second registration;
determining if the total monetary value of previously executed payments executed in the one or more time periods exceeds one or more threshold values; and
if the determination is the total monetary value of previously executed payments executed in the one or more time periods does exceed one or more threshold values, not accepting the request for execution.

Claim 5 (Currently Amended) The method of claim 4, wherein:
the user identifier included with the request is also the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and
at least one of the one or more threshold values and the one or more time periods is based upon the identity of the sponsor.

Claim 6 (Original) The method of claim 4, further comprising:
determining if the total monetary value of previously executed payments in the one or more time periods in combination with an amount of the payment exceeds one or more threshold values; and

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if so determined, not accepting the request for execution.

Claim 7 (Currently Amended) The method of claim 2, further comprising:

determining the total number of previously executed payments executed on behalf of the network user in one or more time periods, wherein at least one of the previously executed payments is associated with the at least one second registration;

determining if the total number of previously executed payments executed in the one or more times periods exceeds one or more values; and

if the determination is the total number of previously executed payments executed in the one or more time periods does exceed one or more values, not accepting the request for execution.

Claim 8 (Currently Amended) The method of claim 7, wherein:

the user identifier included with the request is also the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

at least one of the one or more values and the one or more time periods is based upon the identity of the sponsor.

Claim 9 (Original) The method of claim 2, wherein the payment is one of (1) a payment of a bill, (2) a gift, (3) a payment for the purchase of goods or services made via the network, and (4) a payment for goods or services purchased from an Internet auction.

Claim 10 (Currently Amended) The method of claim 2, if the determination is to accept the request for execution, further comprising:

directing a debit from an account associated with the network user at a first time; and

directing a credit to [[a]] the payee at a second time[;]]

wherein the second time is subsequent to the first time; and

wherein a time period between the first time and the second time is a determined time

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peried.

Claim 11 (Currently Amended) The method of claim 46 ~~40~~, further comprising:

~~processing examining previously executed payments associated with each identified registration user-identifier to determine the time period.~~

Claim 12 (Currently Amended) The method of claim 46 ~~40~~, further comprising:

determining the time period based on at least one of (1) an amount of the payment, (2) the identity of the network user, (3) an association maintained by the network user with a sponsor, and (4) payments previously executed on behalf of the network user.

Claim 13 (Canceled)

Claim 14 (Canceled)

Claim 15 (Canceled)

Claim 16 (Currently Amended) The method of claim 46 ~~12~~, ~~further comprising wherein the time period is determined at least in part by:~~

determining a total monetary value of previously executed payments executed in one or more time periods; and

determining if the total monetary value of previously executed payments executed in the one or more time periods exceeds one or more threshold values ~~to determine the period.~~

Claim 17 (Currently Amended) The method of claim 16, wherein:

~~the user identifier included with the request is also the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and~~

~~at least one of the one or more threshold values and the one or more time periods of the~~

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previously executed payments is based upon the identity of the sponsor.

Claim 18 (Currently Amended) The method of claim 46 16, further comprising wherein the time period is determined at least in part by:

determining if the total monetary value of previously executed payments in the one or more time periods in combination with an amount of the payment exceeds one or more threshold values ~~to determine the period~~.

Claim 19 (Currently Amended) The method of claim 46 12, further comprising wherein the time period is determined at least in part by:

determining a total number of previously executed payments executed in one or more time periods; and

determining if the total number of previously executed payments executed in the one or more time periods exceeds one or more values ~~to determine the periods~~.

Claim 20 (Currently Amended) The method of claim 19, wherein:

the user identifier included with the request is also the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

at least one of the one or more values and the one or more time periods of the previously executed payments is based upon the identity of the sponsor.

Claim 21 (Currently Amended) A system ~~for processing payment requests~~, comprising:

a communications port configured to receive and to transmit information via a network;
a memory configured to store a plurality of registrations with a payment service provider on behalf of a network user user identifiers associated with a plurality of network users and information associated with each previously executed payment for the plurality of registrations including a user identifier; and

a processor in communication with the communications port and the memory and

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configured to (1) receive a request to execute a payment to a payee on behalf of the network user one of the plurality of network users, the request associated with a first registration of the plurality of registrations including a user identifier associated with the network user, (2) identify the first registration and at least one second registration of the plurality of registrations a-plurality of user identifiers associated with the network user stored in the memory, wherein the plurality of user identifiers are associated with multiple registrations for the network user, (3) identify previously executed payments associated with each identified registration user identifier stored in memory, (4) determine if the request will be accepted for execution based upon the identified previously executed payments, and (5) cause a notice of the determination to be transmitted.

Claim 22 (Currently Amended) The system of claim 21, wherein the processor is further configured to cause the notice to be transmitted to the network user in real-time.

Claim 23 (Currently Amended) The system of claim 21, wherein the processor is further configured to (1) determine a total monetary value of previously executed payments on behalf of of the network user in one or more time periods, wherein at least one of the previously executed payments is associated with the at least one second registration, (2) determine if this total exceeds one or more threshold values, and (3) if the determination of this total exceeds one or more threshold values, determine not to accept the request for execution.

Claim 24 (Currently Amended) The system of claim 23, wherein:

the user identifier included in the request is also the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

at least one or the one or more threshold values and the one or more time periods is based upon the identity of the sponsor.

Claim 25 (Original) The system of claim 23, wherein the processor is further configured to (1) determine the total monetary value of previously executed payments executed in the one or more

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time periods in combination with an amount of the payment exceeds one or more threshold values, and (2) if so, determine not to accept the request for execution.

Claim 26 (Previously Presented) The system of claim 21, wherein the processor is further configured to (1) determine the total number of previously executed payments executed in one or more time periods, (2) determine if the total number of previously executed payments executed in the one or more time periods, plus the present request, exceeds one or more values, and (3) if the determination is the total number of previously executed payments executed in the one or more time periods, plus the present request, exceeds one or more values, determine not to accept the request for execution.

Claim 27 (Currently Amended) The system of claim 26, wherein:

the user identifier included in the request is also the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

at least one of the at least one values and the one or more time periods is based upon the identity of the sponsor.

Claim 28 (Original) The system of claim 21, wherein the payment is one of (1) a payment of a bill, (2) a gift, (3) a payment for the purchase of goods or services made via the network, and (4) a payment for goods or services purchased from an Internet auction.

Claim 29 (Currently Amended) The system of claim 21, wherein:

if the processor determines to accept the request for execution, the processor is further configured to (1) direct a debit from an account associated with the network user at a first time, and (2) direct a credit to [[a]] the payee at a second time[;]]

the second time is subsequent to the first time; and

a time period between the first time and the second time is a determined time period.

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Claim 30 (Currently Amended) The system of claim 49 29, wherein the processor is further configured to determine the time period based upon the identified previously executed payments.

Claim 31 (Currently Amended) The system of claim 49 29, wherein the processor is further configured to determine the time period based upon at least one of (1) an amount of the payment, (2) the identity of the network user, (3) an association maintained by the network user with a sponsor, and (4) payments previously executed on behalf of the network user.

Claim 32 (Canceled)

Claim 33 (Canceled)

Claim 34 (Canceled)

Claim 35 (Canceled)

Claim 36 (Currently Amended) The system of claim 49 34, wherein the time period is determined at least in part by configuring the processor to the processor is further configured to: determine a total monetary value of the identified transactions executed in one or more time periods; and

determine at least one of: (i) if the total monetary value of the identified transactions executed in the one or more time periods exceeds one or more threshold values and (ii) if the total monetary value of the identified transactions executed in the one or more time periods, plus a monetary value of the request, exceeds one or more threshold values to determine the period.

Claim 37 (Currently Amended) The system of claim 36, wherein:

the user identifier included with the request is also the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

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at least one of the one or more threshold values and the one or more time periods of the previously executed payments is based upon the identity of the sponsor.

Claim 38 (Currently Amended) The system of claim 49 34, wherein the time period is determined at least in part by configuring the processor to the processor is further configured to: determine a total number of identified transactions executed in one or more time periods; and determine at least one of: (i) if the total number of identified transactions executed in the one or more time periods exceeds one or more threshold values and (ii) if the total number of identified transactions executed in the one or more time periods, plus the present request, exceeds one or more threshold values to determine the period.

Claim 39 (Currently Amended) The system of claim 38, wherein:

the user identifier included with the request is also the request includes a user identifier associated with the first registration, wherein the user identifier is further associated with a sponsor; and

at least one of the one or more threshold values and the one or more time periods of the identified executed transactions is based upon the identity of the sponsor.

Claim 40 (Currently Amended) A system for processing electronic payment requests, comprising:

a communications port configured to receive and to transmit information via a network;
a memory configured to store information associated with previous payment requests executed on behalf of a network user; and

a processor in communication with the communication port and the memory configured to (1) receive a request to execute a payment to a payee on behalf of [[a]] the network user, wherein the network user is associated with a plurality of registrations with a payment service provider, and the request is associated with a first registration of the plurality of registrations two or more user identifiers, the request including a first user identifier from the two or more user

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identifiers, wherein the two or more user identifiers are associated with multiple registrations for the network user, (2) processing examining the information associated with previous payment requests stored in the memory, wherein at least one of the previous payment requests is associated with a second registration of the plurality of registrations each previous payment request stored in the memory including one of the two or more user identifiers and one of the previous payment requests includes a second user identifier from the two or more user identifiers, to determine if the request will be accepted for execution, and (3) if the determination is to accept the request for execution, to direct a debit from an account associated with the network user and direct a credit to the payee.

Claim 41 (Canceled)

Claim 42 (New) The method of claim 1, wherein each of the plurality of registrations are associated with a respective one of a plurality of user identifiers of the network user.

Claim 43 (New) The method of Claim 42, wherein at least one of the plurality of registrations is associated with the network user registering with the payment service provider via a sponsor.

Claim 44 (New) The method of claim 2, wherein each of the plurality of registrations are associated with a respective one of a plurality of user identifiers of the network user.

Claim 45 (New) The method of claim 44, wherein at least one of the plurality of registrations is associated with the network user registering with the payment service provider via a sponsor.

Claim 46 (New) The method of claim 10, wherein the second time is subsequent to the first time, and wherein a time period between the first time and the second time is a determined time period.

Claim 47 (New) The system of claim 21, wherein each of the plurality of registrations are

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associated with a respective one of a plurality of user identifiers of the network user.

Claim 48 (New) The system of claim 47, wherein at least one of the plurality of registrations is associated with the network user registering with the payment service provider via a sponsor.

Claim 49 (New) The system of claim 29, wherein the second time is subsequent to the first time, and wherein a time period between the first time and the second time is a determined time period.

Claim 50 (New) The system of Claim 40, wherein each of the plurality of registrations are associated with a respective one of a plurality of user identifiers of the network user.

Claim 51 (New) The system of Claim 50, wherein at least one of the plurality of registrations is associated with the network user registering with the payment service provider via a sponsor.